

FIG. 1A
 (PRIOR ART)

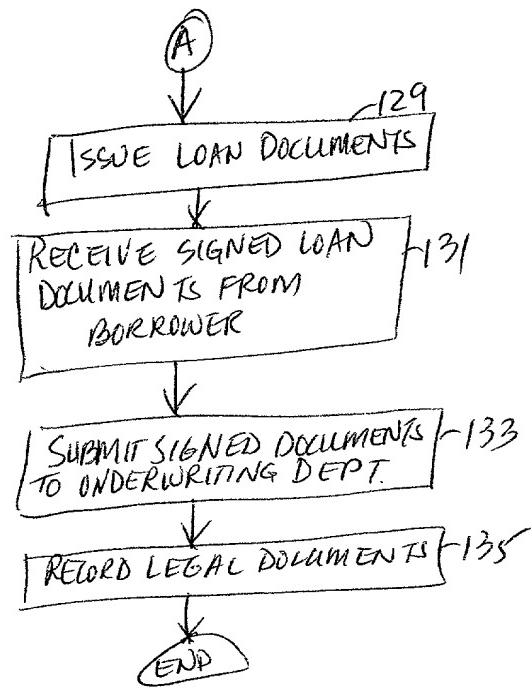


FIG. 1B
(PRIOR ART)

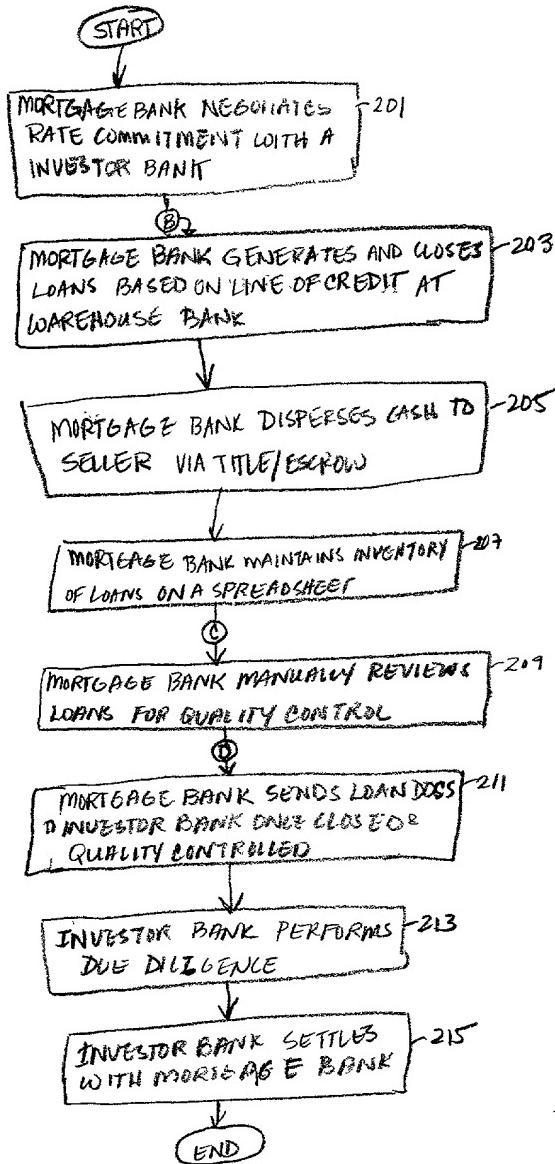


FIG. 2

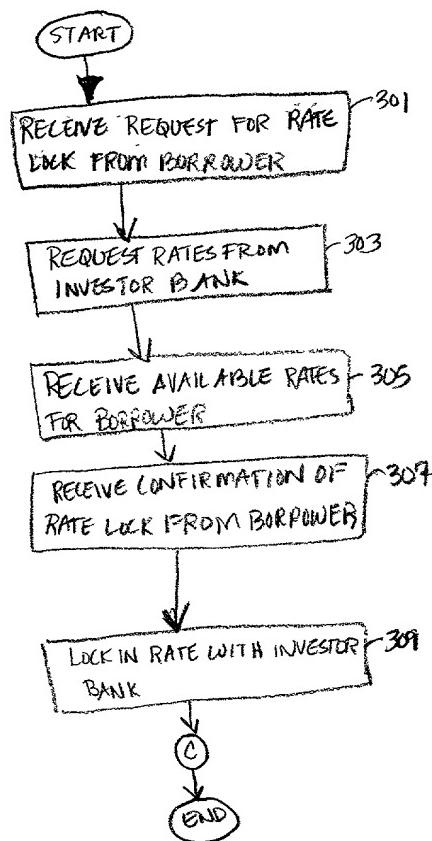


FIG.3

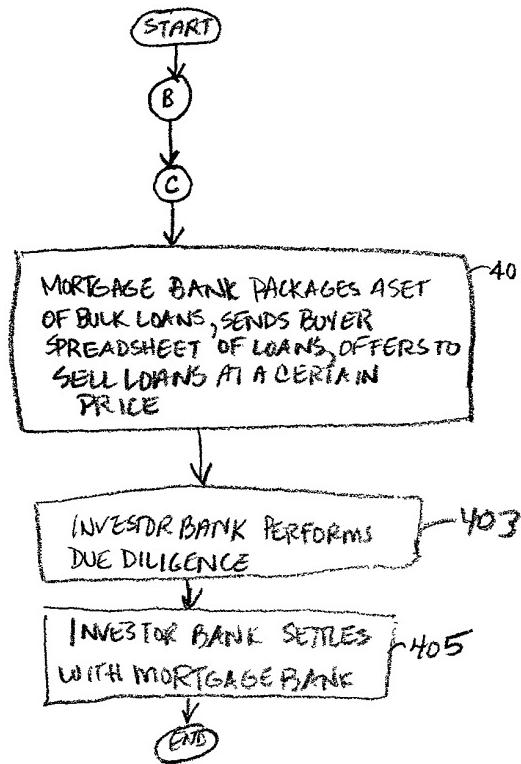
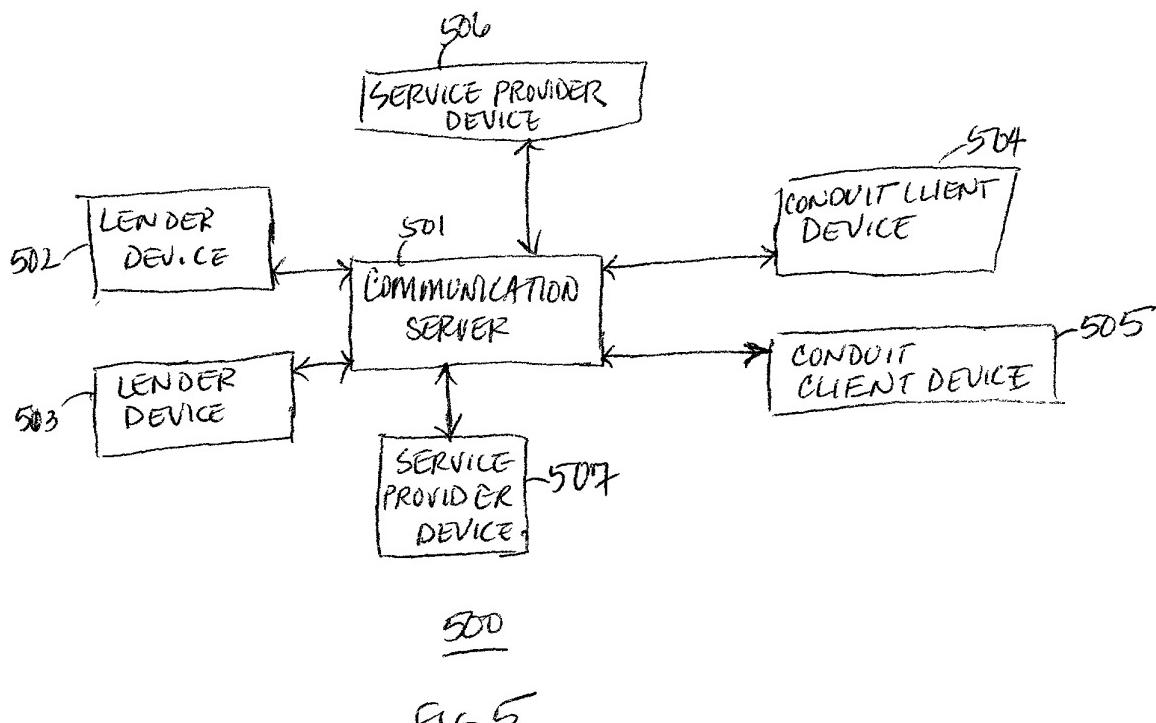


FIG. 4



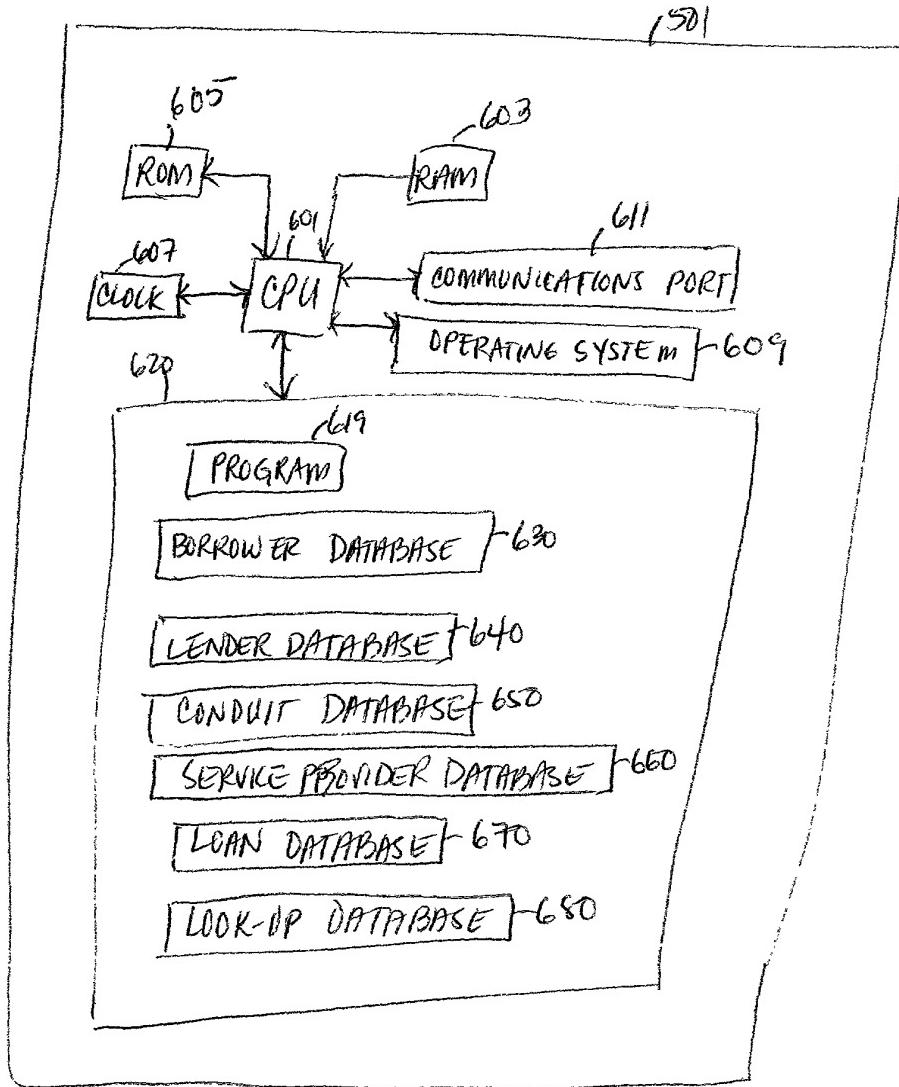


FIG. 6

<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>	<i>✓</i>
Lender Name	Lender Address	Contact Info.	ID	Password	Lender rating	Access level										
ABC Lending Co.	123 Main St, Anytown, State 12345	(555)123-4567 (tel.) (555)123-7654 (fax) jdoe@abclend.com (e-mail)	abclend	Dneleba	8	J. Doe - write & edit A. Smith - read F. Doe - write	Treetop Bank Anytown, State (555)321-1234 (tel.) 65789-908765 (routing number)	Warehouse bank info.								
Preferred Employment Service provider	Preferred Title Company	Preferred Appraiser	Preferred secondary market investors													
LB Employment Service Provider	USA Title Co. 321 Main Street 789 Main St. Anytown, State (555)345-6789 (tel.) (555)345-7890 (Fax) 7865902 (server address) Registered	None	1. ABC Bank 654 Main St. Anytown, State (555)125-7997 (tel.) (555)125-9797 (Fax) 1246789 (server address) Registered	Underwriting rules and guidelines	Quality control guidelines	Commitment contracts	Preferred data exchange format	Server address	Server certificate authority							

Service Provider Name	Address	Contact Info.	Reg. ID ?	Rating	Access Level	Preferred data inter. format	Server address	Server cert. Auth.
Employment LB Employment Service Provider	789 Main St. Anytown, State	(555)345-6789 (tel.) (555)345-7890 (fax) jsmith@lbemploy.com	Yes	54768	Lbemploy	9	B. Doe - read & write C. Smith - read	0987 DST
FG Employment Service Provider	765 Main St. Anytown, State	(555)453-6789 (tel.) (555)453-7890 (fax) llee@fgemploy.com	No					
Bank ABC Bank	981 Main St. Anytown, State	(555)987-6789 (tel.) (555)987-7890 (fax) clee@abcbank.com	Yes	08654	Abcbank	3	C. Lee, G. Thomas, F. Smith - read & write	7685 DST
DEF Bank	801 Main St. Anytown, State	(555)467-6789 (tel.) (555)467-7890 (fax) jdoe@defbank.com	Yes	97508	Defbank	8	J. Doe, L. Lee, R. Jones - read & write	7601 DST

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Loan ID 901	Loan status 902	Borrower Name 903	Borrower ID 904	Credit rating 905	Claimed funds 906	Claimed deposits 907	Claimed employer 908	Claimed title 909	Claimed employ. Income 910	Claimed expenses 911	Claimed debt 912
135426	Pending	Jon Doe	555-12-1212	Good	\$45,000	\$10,000	ABC Corp.	Engineer	\$50,000/year	\$1500/month	\$23,000/.00

Claimed other income 913	Actual funds 914	Actual deposits 915	Confirmed employer title 916	Confirmed employer title 917	Confirmed income 918	Confirmed expenses 919	Confirmed debt 920	Confirmed address 921	Current address 922	Property address 923	Confirmed property type 924
None	\$43,698.37	\$10,561.23	ABC Corp.	Engineer	\$50,000/year	\$1500/month	\$23,000	1 Main St. Anytown, State	112 Jane St. Anytown, State	Condo	

Property appraised value 924	Current title of property 925	Post-purchase property title 926	Loan amount applied for 927	Initial deposits 928	Origin of deposits 929	Approved interest rates 930
\$125,000			\$98,000	\$5,000	Bank account	7.125

Points 931	Loan term 932	Pre-approval cases number 933	Secondary market investor 934	Product Number 935
1	30 year fixed	543	XYZ Bank	YXC321

FIG. 9

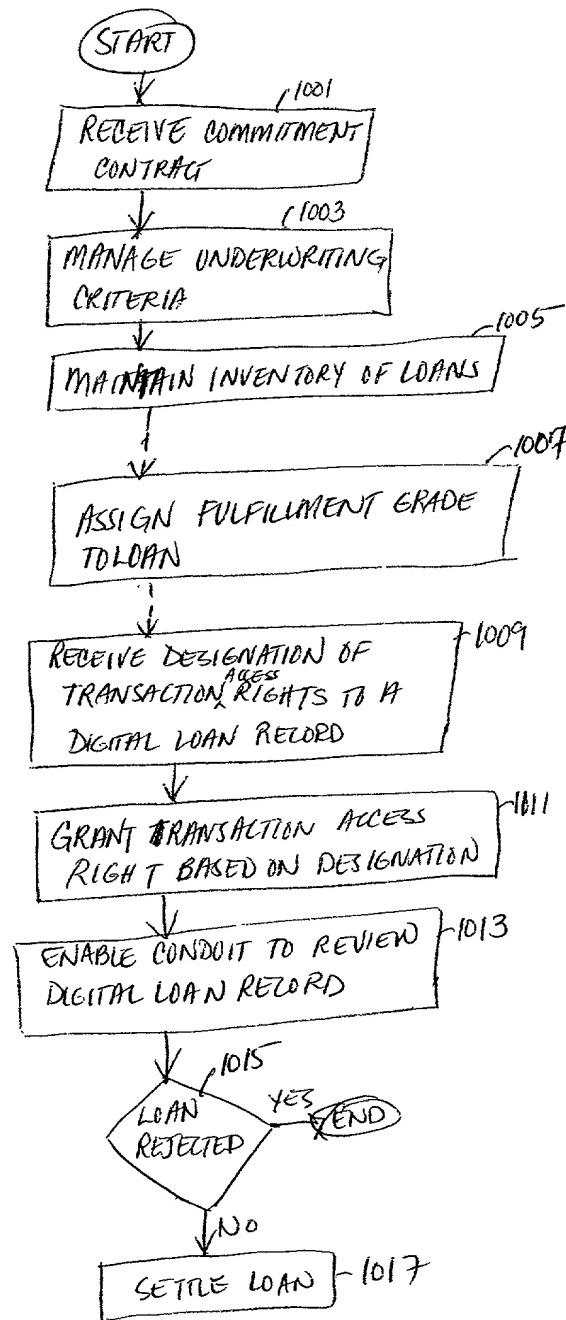


FIG. 10

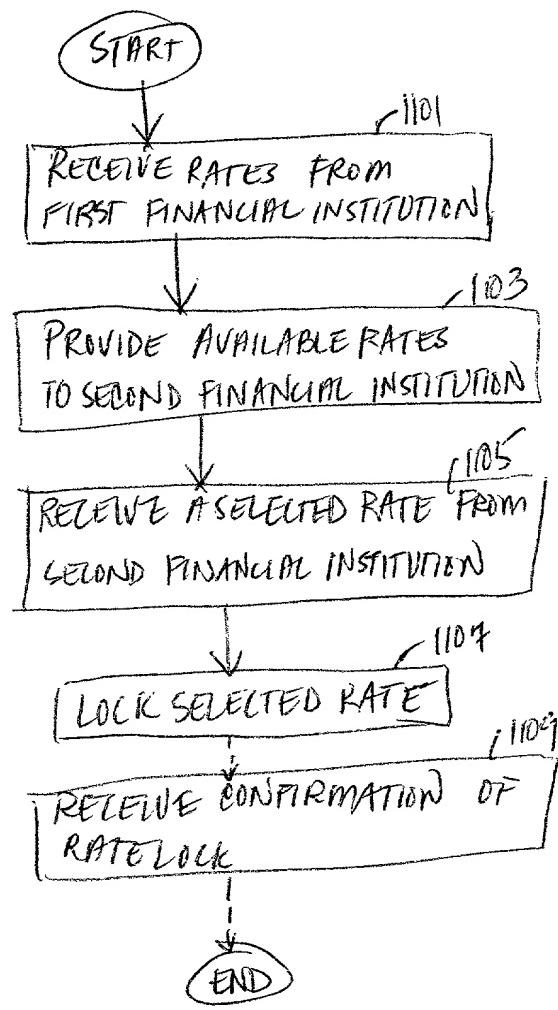


FIG. 11

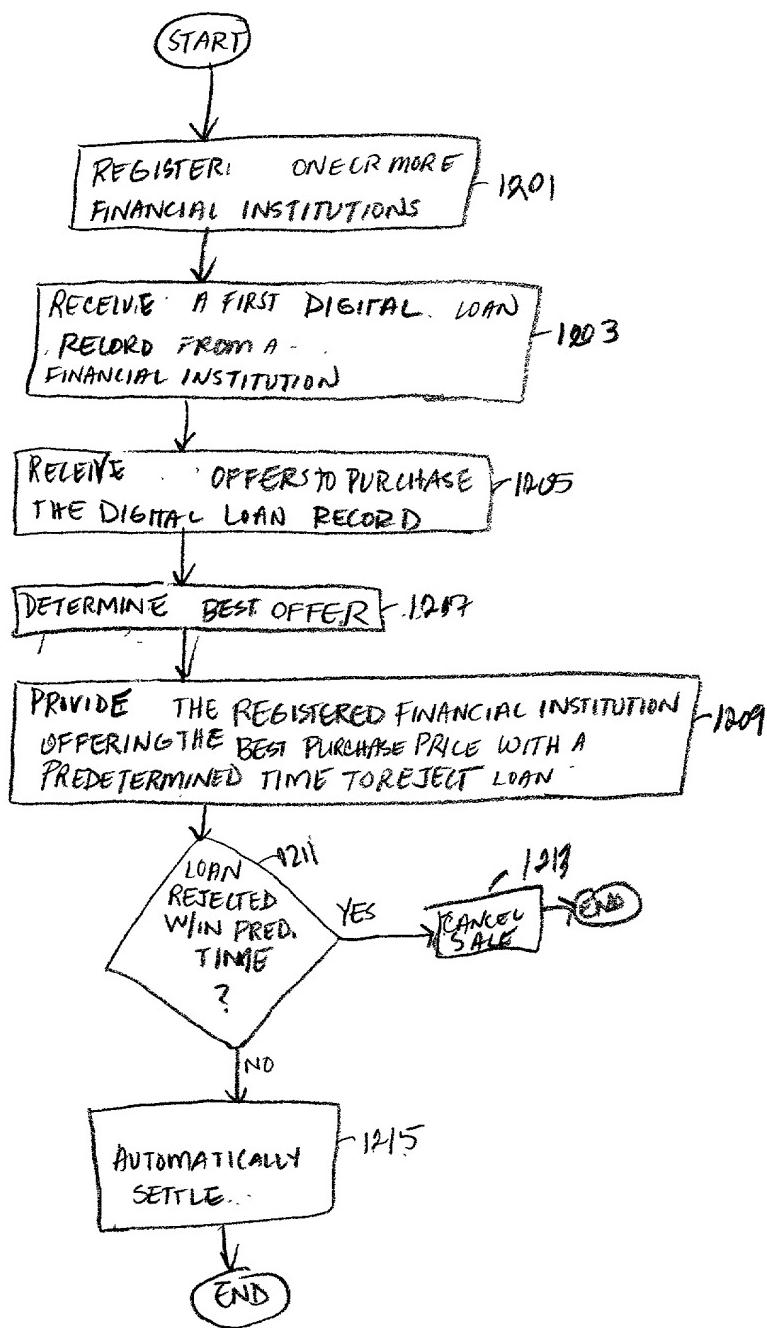


FIG. 12

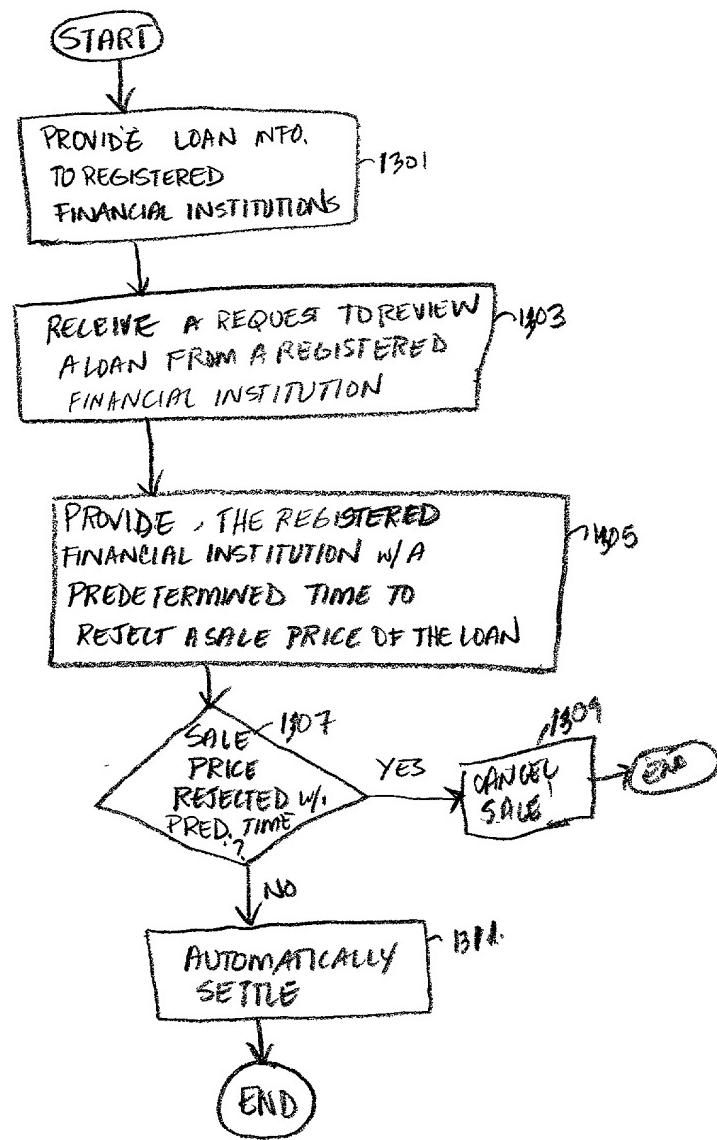


FIG. 13

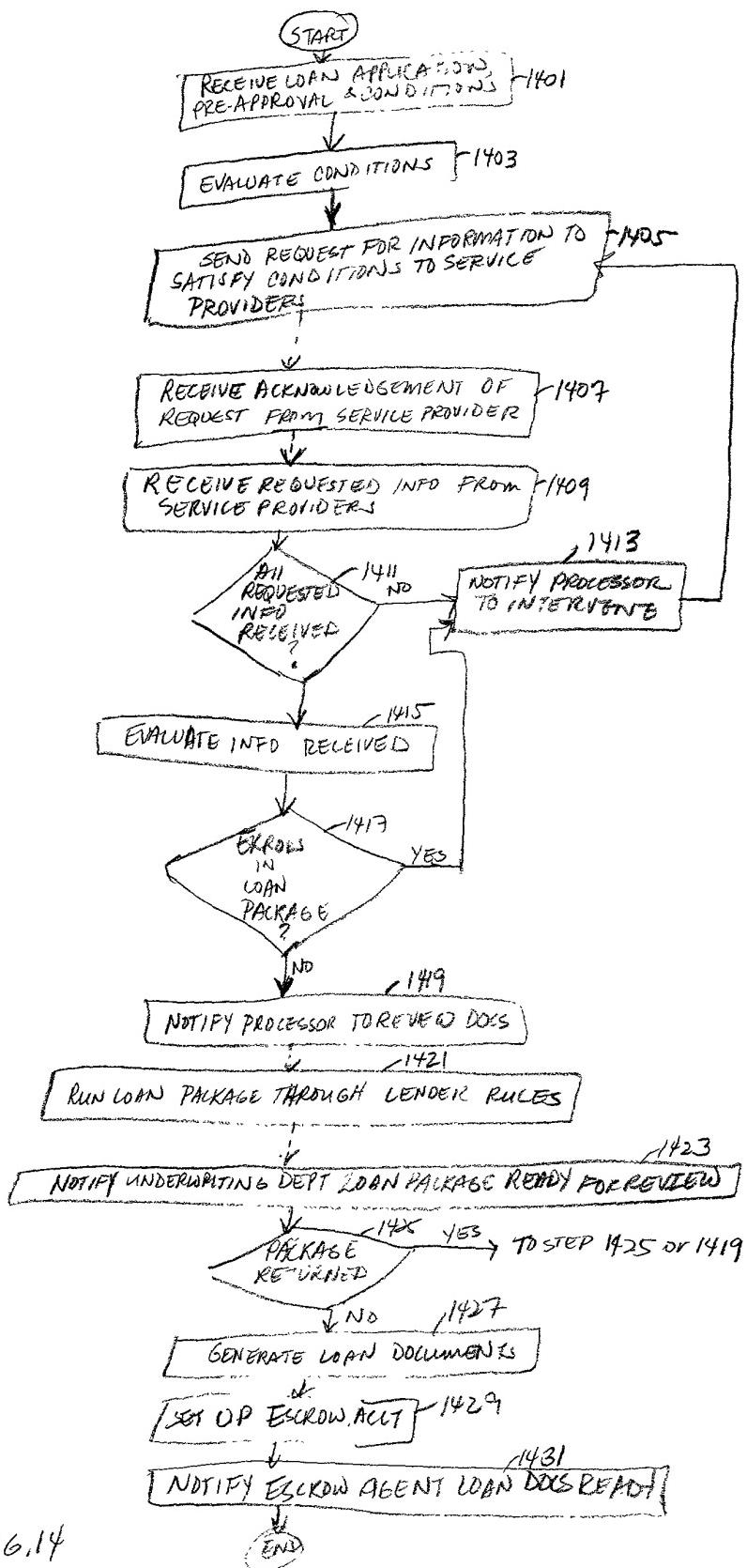


FIG.14

CODE	CONDITION	ACTION
ABC123	VERIFY EMPLOYMENT INFO	<p style="text-align: center;">680</p> <ol style="list-style-type: none"> DETERMINE WHETHER APPLICANT IS EMPLOYEE OF CO. OR SELF IF SELF-EMPLOYED REQUEST EMPLOYMENT INFO FROM APPLICANT IF COMPANY EMPLOYEE REQUEST EMPLOYMENT INFO. FROM PREFERRED EMPLOYMENT SERVICE PROVIDER, <ol style="list-style-type: none"> CHECK LENDER DATABASE (640) FOR PROVIDER IF NONE USE DEFAULT SERVICE PROVIDER
456DEF	VERIFY BANK ACCT. INFO.	<ol style="list-style-type: none"> DETERMINE WHETHER APPLICANT'S BANK IS ENROLLED. IF ENROLLED, SEND REQUEST TO BANK FOR ACCT. VERIFICATION IF NOT ENROLLED, NOTIFY PROCESSOR TO OBTAIN BANK ACCT. VERIFICATION
13579	VERIFY INCOME TAX	<ol style="list-style-type: none"> DETERMINE WHETHER IRS IS ENROLLED IF ENROLLED, SEND REQUEST TO IRS FOR INCOME TAX VERIFICATION IF NOT ENROLLED, NOTIFY PROCESSOR TO OBTAIN INCOME TAX VERIFICATION.
246B	OBTAIN APPRAISAL	<ol style="list-style-type: none"> DETERMINE WHETHER LENDER SELECTED PREFERRED APPRAISER IN LENDER DATABASE (640). IF PREFERRED APPRAISER SELECTED REQUEST APPRAISAL FROM PREFERRED APPRAISER. IF NOT SELECTED, REQUEST APPRAISAL FROM DEFAULT APPRAISER.
YPRTLS	OBTAIN PRELIMINARY TITLE	<ol style="list-style-type: none"> PREFERRED TITLE CO. SELECTED IN LENDER DATABASE (640)? YES, REQUEST PRELIMINARY TITLE FROM PREFERRED TITLE CO NO, REQUEST PRELIMINARY TITLE FROM DEFAULT TITLE CO

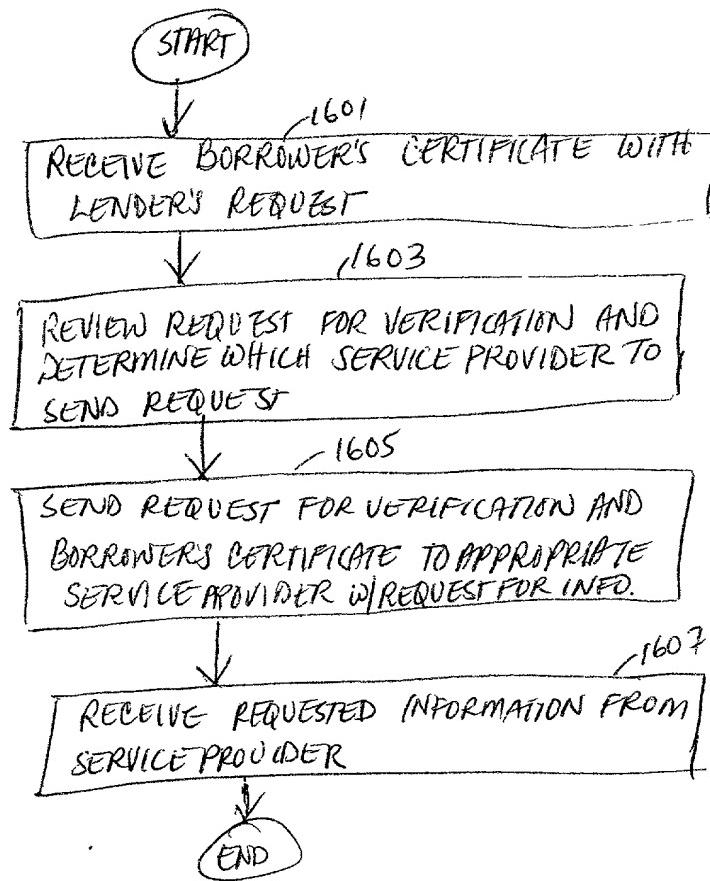


FIG. 16

